

Information to identify the case:

Cristobal Collado

Debtor 1:  
First Name Middle Name Last Name  
Cristobal Collado

Debtor 2:  
(Spouse, if filing)  
First Name Middle Name Last Name

United States Bankruptcy Court: District of New Jersey

Case number: 17-10017-JKS

Social Security number or ITIN: xxx-xx-2107  
EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_\_

Date case filed in chapter: 13 1/2/17

Date case converted to chapter: 11 1/29/18

**Official Form 309E (For Individuals or Joint Debtors)**

**Notice of Chapter 11 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cristobal Collado	
2. All other names used in the last 8 years		
3. Address	76 Chestnut Street Paterson, NJ 07504	
4. Debtor's attorney Name and address	Stuart D. Gavzy Stuart D. Gavzy, Esq. 8171 E. Del Barquero Dr. Scottsdale, AZ 85258	Contact phone 973-256-6080
5. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 1/31/18

For more information, see page 2 >

Debtor Cristobal Collado

Case number 17-10017-JKS

**6. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must

attend.

Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

**March 7, 2018 at 12:00 PM**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

**Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

**7. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:**

**You must file a complaint:**

- if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or
- if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

First date set for hearing on confirmation of plan. The court will send you a notice of that date later.

**Filing deadline for dischargeability complaints: 5/7/18**

**Deadline for filing proof of claim:**

**6/5/18**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.

Your claim will be allowed in the amount scheduled unless:

- your claim is designated as *disputed, contingent, or unliquidated*;
- you file a proof of claim in a different amount; or
- you receive another notice.

If your claim is not scheduled or if your claim is designated as *disputed, contingent, or unliquidated*, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.

You may review the schedules at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov).

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

**Filing Deadline:**  
30 days after the conclusion of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**8. Creditors with a foreign address**

If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**9. Filing a Chapter 11 bankruptcy case**

Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.

**10. Discharge of debts**

Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.

**Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.**

**11. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.

In re:  
Cristobal Collado  
Debtor

Case No. 17-10017-JKS  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 309E

Page 1 of 2  
Total Noticed: 19

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db +Cristobal Collado, 76 Chestnut Street, Paterson, NJ 07501-3511  
516576114 +Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037  
516725361 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516599865 +Federal National Mortgage Association, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
516636969 +HSBC Bank USA, N.A., Trustee (See 410), c/o Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
516576119 +Seterus Inc, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352  
516815198 +Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: stuart@gavzylaw.com Jan 31 2018 22:49:41 Stuart D. Gavzy,  
Stuart D. Gavzy, Esq., 8171 E. Del Barquero Dr., Scottsdale, AZ 85258  
smg EDI: IRS.COM Jan 31 2018 22:18:00 Dist Dir of IRS, Insolvency Function, PO Box 724,  
Springfield, NJ 07081-0724  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2018 22:50:30 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 31 2018 22:50:27 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516576113 +EDI: WFFC.COM Jan 31 2018 22:18:00 Americas Servicing Co, P.o. Box 10328,  
Des Moines, IA 50306-0328  
516790775 E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2018 22:50:17  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
516576115 +E-mail/Text: bankruptcy.bnc@ditech.com Jan 31 2018 22:50:17 Ditech Financial Llc,  
Po Box 6172, Rapid City, SD 57709-6172  
516576116 +EDI: TSYS2.COM Jan 31 2018 22:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
516815038 E-mail/Text: jennifer.chacon@spservicing.com Jan 31 2018 22:51:28  
PNC Bank, National Association, c/o Select Portfolio Servicing, Inc., PO Box 65250,  
Salt Lake City, NJ 84165-0250  
516576118 +E-mail/Text: jennifer.chacon@spservicing.com Jan 31 2018 22:51:28 Select Portfolio Svcin,  
Po Box 65250, Salt Lake City, UT 84165-0250  
516655983 +EDI: RMSC.COM Jan 31 2018 22:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
516576120 +EDI: CITICORP.COM Jan 31 2018 22:18:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516576121 Unspecified Creditors  
516596017\* +Department of Treasury, Internal Revenue Service, P O Box 7346,  
Philadelphia, PA 19101-7346  
516576117\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, 200 Federal Plaza, 3rd Floor, Paterson, NJ 07505)  
TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 309E

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Total Noticed: 19

Date Rcvd: Jan 31, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as trustee for GSAMP Trust 2007-HSBC1 Mortgage Pass-Through Certificates, Series 2007-HSBC1  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Deutsche Alt-A Securities, Inc., Mortgage Pass- Through Certificates Series 2006-AR5  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com,gdelmonaco@mdmc-law.com;tcolombini@mdmc-law.com

Justin Plean on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION jplean@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com

Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Laura M. Egerman on behalf of Creditor SETERUS - Seterus, Inc. bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Stuart D. Gavzy on behalf of Debtor Cristobal Collado stuart@gavzylaw.com, lesliebrown.paralegal@gmail.com,gavzyecf@gmail.com,stuart@ecf.courtdrive.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8